IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Peter H. Redweik Examiner: Jessica Lemieux

Serial No.: 10/644,169 Group Art Unit: 4172 Filed: August 20, 2003 Docket: 11201

Title: NET PRESENT VALUE ATTRITION FOR LIFE-TIME VALUE FINANCIAL

PROCESSING IN A RELATIONAL DATABASE MANAGEMENT SYSTEM

AMENDMENT UNDER 37 C.F.R. §1.114

MAIL STOP RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated August 5, 2009, which was made final, and in conjunction with the Request for Continued Examination (RCE) submitted herewith, please amend the above-identified application as follows.